

# Exhibit “F”

## **Affidavit of Truth**

I, Macajoux, Kathy Caresse, a consumer, original creditor, hereinafter "Affiant" and "I", do hereby affirm that the truths and facts herein are of firsthand personal knowledge, true, correct, complete, certain, and not misleading. Affiant states that:

1. Fact, I am a consumer and natural person pursuant to 15 USC 1692a (3).
2. Fact, affiant has no contract or obligation to Account Resolution Services.
3. Fact, the fair debt collection practices act protects a consumers individual right to privacy and also protects consumers from the abusive, deceptive, and unfair practices of debt collectors.
4. Fact, Account Resolution Services (ARS) has violated affiants rights protected under the fair debt collection practices act. See exhibits A, B1-7, C1-7, and D1-7.
5. Fact, Account Resolution Services has harmed the reputation of the affiant pursuant to 15 USC 1692d (1) by reporting alleged debts to Equifax, Experian, and TransUnion. See exhibit B1-7, C1-7, and D1-7.
6. Fact, Account Resolution Services has violated affiant pursuant to 15 USC 1692d (2) by using obscene language to harass and abuse the affiant. See exhibit A.
7. Fact, Account Resolution Services has violated affiant pursuant to 15 USC 1692d (3) by publication of affiant to Experian, Equifax, and TransUnion in connection with alleged debts. See exhibits B1-7, C1-7, and D1-7.
8. Fact, Account Resolution Services has violated affiant pursuant to 15 USC 1692e (2) by producing a false representation of the character amounts and legal status of alleged debts. See exhibit A.
9. Fact, Account Resolution Services has violated affiant by communicating known false credit information to Equifax, Experian, and Transunion pursuant to 15 USC 1692e (8). See exhibits B1-7, C1-7, and D1-7.
10. Fact, Account Resolution Services has violated affiant pursuant to 15 USC 1692j by furnishing deceptive forms in an attempt to collect alleged debts. See exhibit A.

11. Fact, pursuant to 15 USC 1602 (l) "credit card" means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor, or services on credit.
12. Fact, pursuant to the definitions provided by 15 USC 1602 of the truth in lending act the social security card is a credit card with an open end consumer credit card plan.
13. Fact, the social security card issued into the possession of affiant is the property and obligation of the United States. 18 USC 8 defines obligations or other security of the United States.
14. Fact, affiant is the original creditor pursuant to 15 USC 1692a (4). Affiant originates consumer credit transactions and the extension of credit.
15. Fact, Account Resolution Services has violated affiant pursuant to 15 USC 1692c (b) by communicating without prior direct consent of the consumer in connection with the collection of an alleged debt to third party consumer reporting agencies. See exhibits B1-7, C1-7, and D1-7.
16. Fact, Account Resolution Services has used unfair practices pursuant to 15 USC 1692f (8) by using symbols on envelopes in communication with affiant through the mail indicating debt collection. See exhibit E.

I, Kathy Macajoux, under my unlimited liability and Commercial Oath, proceeding in good faith, being of sound mind, having first-hand knowledge, state and affirm that the facts contained herein are true, correct, complete and not misleading, under penalty of perjury.

K. Macajoux  
Macajoux, Kathy Caresse

STATE OF GEORGIA

COUNTY OF CLAYTON

AFFIRMED AND SUBSCRIBED TO BEFORE ME, on this 9 day of August, 2021

NOTARY PUBLIC Karl Guiste

My Commission expires: 09/23/2024

